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National insurance. Official representations by the British Medical Association regarding the administration of medical benefit, and the reply of the joint committee thereto (6328. 2d.). *Employment under the Crown. Second report of inter-departmental committee* (6315. 1d.). *Constitution of insurance committees. Form of orders made under section 78* (6349. 1d.). *Time for joining the approved society. Regulations* (259. 1d.). *Sanatorium benefit, etc. Order, 1912* (6358. 1d.). *Contributions of admiralty and army council in respect of seamen, marines and soldiers. Regulations* (238. 1d.). (London: King. 1912.)

National insurance act (Part II). Unemployment insurance. Decisions given by the umpire. Vol. I. Up to and including those published in "The Board of Trade Journal" for 15th August, 1912, with Index. (London: Wyman. 1912. 8d.)

Pauperism and Charities

NEW BOOKS

ALLEN, W. H. *Modern philanthropy; a study of efficient appealing and giving.* (New York: Dodd, Mead. 1912. Pp. 16, 437. \$1.50.)

FELIX, M. *L'assistance-retraite aux vieillards de 65 à 69 ans.* (Paris: Rousseau. 1912. Pp. 150. 3.50 fr.)

GOURIVAUD and VERGNOLLE. *Le domicile de secours en matière d'assistance publique.* (Limoges: Bureau à la Préfecture de la Haute-Vienne. 1912.)

HUNTER, H. *Problems of poverty. Selections from the economic and social writings of Thomas Chalmers.* (London: Nelson. 1912. Pp. 380. 1s.)

LALLEMAND, L. *Histoire de la charité. Vol. IV. Les temps modernes.* (Paris: Picard. 1912.)

MARBURG, J. *Die sozialökonomischen Grundlagen der englischen Armenpolitik im ersten Drittel des 19. Jahrhundert.* (Karlsruhe: G. Braun. 1912. 2 m.)

RAMBAUD, P. *L'assistance publique à Poitiers jusqu'à l'an V. Vol. I. L'assistance au moyen âge. La dominicale. La lutte contre la mendicité et le vagabondage.* (Paris: Champion. 1912. Pp. 663. 15 fr.)

Official report of the proceedings of the second national conference on the prevention of destitution. (London: King. 1912. 10s. 6d.)

Socialism and Co-operative Enterprises

Principles and Methods of Municipal Trading. By DOUGLAS KNOOP. (New York: The Macmillan Company. 1912. Pp. xvii, 409. \$3.25.)

The scope, development, extent, management, and financial aspects of municipal trading constitute the first five chapters of

this book; selling policies are described at considerable length in chapter 6 under the head of water, gas, electricity, and tramway undertakings. Chapter 7 deals with the labor policy of municipal trades, and chapter 8 with the results of municipal trading, especially in England and Germany, while chapter 9 gives a good summary of the preceding chapters. This is followed by ten pages of appendices, including a bibliographical note, a list of municipal tramway undertakings in the United Kingdom, two statistical tables, and a good index.

While a great deal of undigested material has been issued upon the subject of municipal trading in the form of statistics, pamphlets and chapters in general works, there are few, if any, comprehensive treatises upon the subject such as this is, and for this reason the work commands attention, although the author's investigations are confined largely to Great Britain with rather incidental comparisons with Germany.

In general the functions of local government, according to the author, are either political or economic: they are political when the services rendered are in part or wholly for the common good and paid for out of funds provided by taxation; they are economic when performed primarily for the benefit of the individual members of the community, not for the community as a whole, and are paid for by the consumers. Now, where a local authority undertakes an economic enterprise the cost of which is met entirely from the receipts obtained by the sale of the product or the service in question, "a trading enterprise clearly exists, and the undertaking of such an enterprise by a local authority is described as municipal trading, whether the local authority be technically a municipality or not and whether the receipts of the undertaking are actually sufficient to meet the total expenditure or not." Either of two general policies may be pursued. The trading enterprise may be managed on a self-supporting basis or it may be subsidized from rates, for sanitary or other reasons. In the choice of policy it is necessary to consider: Is the undertaking suitable for management by a local authority? Is it administered on a sound financial basis? Is the selling policy equitable? What is the relation of the management to the workers? Is the scheme of management the best that can be devised?

Some of the more significant conclusions are: that the policy of municipal trading has, with few exceptions, been planned with little or no scientific attention from local authorities; that the

results in Germany are more satisfactory than in England; that unsatisfactory results are largely due to incompetent, low-salaried officials who curry favor with the present voters rather than plan for future welfare; that municipal trading in itself is undesirable and should not be engaged in unless it is clearly established that private management would give less satisfactory results.

Obviously the work is written from the *laissez faire* point of view and a more extended study of German municipal trading, which in many instances has been highly satisfactory, might have led the author to different conclusions in some particulars, but this is frankly admitted (p. 387). On the whole, the work is a careful examination and critical analysis of the subject and the conclusions seem warranted and justified by an array of facts thoroughly mastered and well handled. The style is somewhat prolix, which may be excused because of the complexity of the subject, involving as it does many relations and close discriminations.

KARL F. GEISER.

Individualism and the Land Question. By SIR ROLAND K. WILSON, J. H. LEVY, and others. (London: The Personal Rights Association. 1912. Pp. 120. 1s.)

Taxation and Anarchism. By AUBERON HERBERT and J. H. LEVY. (London: The Personal Rights Association. 1912. Pp. 72. 1s.)

In the former book Sir Roland Wilson opens an interesting debate on the nationalization of land, proposing that the state convert all existing freehold and copyhold estates into rent-free leaseholds for fifty years. Mr. J. H. Levy, who discussed the question years ago with John Stuart Mill and who advocated the municipalization of land before the time of Henry George, spoke in opposition to the scheme as savoring of socialism. Mr. Levy's own proposal involves the creation of a Land Redemption Fund out of intestate estates, obsolete endowments, and the gifts and bequests of patriotic landowners. Both of the chief debaters strongly opposed the single tax of Henry George, favoring compensation of some kind, while Mr. Greevz Fysher, Mr. Evershed and the other debaters, all individualists, opposed the nationalization of land altogether, as involving a restriction of liberty.

The latter book contains the letters of Mr. Levy and Mr.